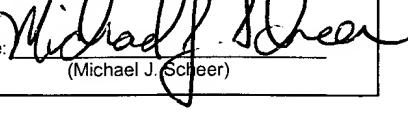




Application No.: 09/772,601

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Docket No.: J2167.0247/P247

Docket No.: J2167.0247/P247
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Thomas W. Poplawski et al.

Application No.: 09/772,601

Art Unit: 3624

Filed: January 30, 2001

Examiner: G. R. Akers

For: ELECTRONIC BILL PRESENTMENT
AND PAYMENT SYSTEM AND METHOD

FIRST PRELIMINARY AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

Prior to examination on the merits, please amend the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

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